

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
FOY, RONALD JOSEPH	§	Case No. 12-90247
FOY, CAROLYN CARLTON	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Michael J. McNally
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 12-90247 BP Judge: BILL PARKER
Case Name: FOY, RONALD JOSEPH
FOY, CAROLYN CARLTON
For Period Ending: 11/14/13

Trustee Name: Michael J. McNally
Date Filed (f) or Converted (c): 08/31/12 (f)
341(a) Meeting Date: 10/05/12
Claims Bar Date: 01/07/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 200 OAKRIDGE CIRCLE, LUFKIN, TEXAS 0005 BONTON J.	341,000.00	0.00		0.00	FA
2. LOUISIANA PROPERTY CAROLYN OWNS 1/3 INTEREST LOT 1 Order entered 5/22/13 (#37)	1,080.00	0.00	OA	0.00	FA
3. CASH ON HAND	0.00	0.00		0.00	FA
4. TEMPLE INLAND FCU- CAROLYN- ACCT #1	11,995.00	0.00		0.00	FA
5. HUNTINGTON STATE BANK ACCT #5124 RONALD AND CAROLY	864.28	1,215.04		1,215.04	FA
6. TEMPLE INLAND FCU ACCT #1 RONALD J OR CAROLYN FOY	175.66	0.00		0.00	FA
7. SOFAS (2) \$70; SIDE CHAIRS (2) \$50; COFFEE TABLES	3,589.00	0.00		0.00	FA
8. BOOKS	150.00	0.00		0.00	FA
9. PICTURES	239.00	0.00		0.00	FA
10. CLOTHING	1,000.00	0.00		0.00	FA
11. WEDDING RINGS \$1,500; RINGS \$255; NECKLACES \$135;	2,153.00	0.00		0.00	FA
12. 338 RUGER M77 MARK II RIFLE W/SCOPE	600.00	0.00		0.00	FA
13. 12 GA BERETTA OVER/UNDER SHOTGUN	400.00	0.00		0.00	FA
14. TRANSAMERICAN POLICY #6204-CAROLYN-\$250,000 TERM L	1.00	0.00		0.00	FA
15. TRANSAMERICAN POLICY #2182-CAROLYN-\$250,000-TERM L	1.00	0.00		0.00	FA
16. METLIFE WHOLE LIFE INSURANCE-CAROLYN-\$15,000-CSV \$	22,190.00	0.00		0.00	FA
17. LOYAL AMERICAN WHOLE LIFE INSURANCE-CAROLYN-\$20,00	20,000.00	0.00		0.00	FA
18. MORGAN KEEGAN IRA ACCT #4480 RONALD J FOY	550,294.57	0.00		0.00	FA
19. EDWARD JONES IRA ACCT 0576 RONALD J. FOY	9,633.63	0.00		0.00	FA
20. EDWARD JONES IRA ACCT #0577 CAROLYN FOY	8,121.68	0.00		0.00	FA
21. TEXAS INDUSTRIES INC. 94.50 SHARES @ \$39.51 PER SH Order entered 5/22/13 (#37)	3,733.69	0.00	OA	0.00	FA
22. RONSON CONSTRUCTORS LLC 706 LARGENT LUFKIN, TEXAS	0.00	0.00		0.00	FA
23. R C FABRICATORS LLC 706 LARGENT LUFKIN, TEXAS 7590	0.00	0.00		0.00	FA
24. RONSON CONSTRUCTORS LLLC BUSINESS LOAN	53,886.09	0.00		0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 12-90247 BP Judge: BILL PARKER
Case Name: FOY, RONALD JOSEPH
FOY, CAROLYN CARLTON

Trustee Name: Michael J. McNally
Date Filed (f) or Converted (c): 08/31/12 (f)
341(a) Meeting Date: 10/05/12
Claims Bar Date: 01/07/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
25. R C FABRICATORS BUSINESS LOAN MADE BY RON FOY	24,000.00	0.00		0.00	FA
26. 2002 FORD EXPEDITION	5,407.00	0.00		0.00	FA
27. 2004 JEEP WRANGLER	13,825.00	0.00		0.00	FA
28. MODEL #2910 FORD TRACTOR	3,500.00	0.00		0.00	FA
29. DELL VISTA LAPTOP AND DESKTOP COMPUTER	300.00	0.00		0.00	FA
30. OTHER MISCELLANEOUS-IRS refund 2011 (u)	0.00	8,360.00		8,360.00	FA
31. OTHER MISCELLANEOUS-Preferential Payments (u) Claim settled	0.00	20,000.00		20,000.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$1,078,139.60	\$29,575.04	\$29,575.04	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Rule 9019 settlement is pending.

Initial Projected Date of Final Report (TFR): 03/01/14 Current Projected Date of Final Report (TFR): 12/31/13

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 12-90247 -BP
Case Name: FOY, RONALD JOSEPH
FOY, CAROLYN CARLTON
Taxpayer ID No: *****7678
For Period Ending: 11/14/13

Trustee Name: Michael J. McNally
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1121 Checking Account (Non-Interest Earn)

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
C 10/16/12		RONALD JOSEPH FOY 200 OAKRIDGE CIRCLE LUFKIN, TX 75904	Huntington St Bk Acct -5124	1129-000	1,215.04		1,215.04
10/16/12	5	Asset Sales Memo:	HUNTINGTON STATE BANK ACCT #5124 RONALD AND CAROLY \$1,215.04				1,215.04
C 11/06/12		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		0.37	1,214.67
C 11/15/12		Temple-Inland Fedcal Credit Union 109 N Temple Diboll, Tx 75941	IRS Refund 2011	1224-000	8,360.00		9,574.67
11/15/12	30	Asset Sales Memo:	OTHER MISCELLANEOUS-IRS refund 2011 \$8,360.00				9,574.67
C 12/07/12		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		2.81	9,571.86
C 01/08/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		6.10	9,565.76
C 02/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.16	9,555.60
C 03/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	9,545.60
C 04/05/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.14	9,535.46
C 04/11/13		RONALD JOSEPH FOY 200 OAKRIDGE CIRCLE LUFKIN, TX 75904	Compromise & Settlement Agreement	1241-000	14,000.00		23,535.46
04/11/13	31	Asset Sales Memo:	OTHER MISCELLANEOUS-Preferential Payments \$14,000.00				23,535.46

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 12-90247 -BP
Case Name: FOY, RONALD JOSEPH
FOY, CAROLYN CARLTON
Taxpayer ID No: *****7678
For Period Ending: 11/14/13

Trustee Name: Michael J. McNally
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1121 Checking Account (Non-Interest Earn)

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
C 04/22/13		RONALD JOSEPH FOY 200 OAKRIDGE CIRCLE LUFKIN, TX 75904	2nd Settlement payment	1241-000	6,000.00		29,535.46
04/22/13	31	Asset Sales Memo:	OTHER MISCELLANEOUS-Preferential Payments \$6,000.00				29,535.46
C 05/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		20.55	29,514.91
C 06/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		31.34	29,483.57
C 07/08/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		30.30	29,453.27
C 08/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		31.28	29,421.99
C 09/09/13	030001	McNally & Patrick, L.L.P. 100 E Ferguson, Suite 400' Tyler, Tx 75702	Attorney Fees For Trustee	3110-000		5,636.50	23,785.49
C 09/09/13	030002	McNally & Patrick, L.L.P. 100 E Ferguson, Suite 400 Tyler, Tx 75702	Attorney Expenses for Trustee	3120-000		423.89	23,361.60
C 09/09/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		31.24	23,330.36
C 10/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		27.09	23,303.27
C 11/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		24.75	23,278.52

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 12-90247 -BP
Case Name: FOY, RONALD JOSEPH
FOY, CAROLYN CARLTON
Taxpayer ID No: *****7678
For Period Ending: 11/14/13

Trustee Name: Michael J. McNally
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1121 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

* Reversed
t Funds Transfer
C Bank Cleared

Account *****1121	Balance Forward	0.00			
8	Deposits	29,575.04	2	Checks	6,060.39
0	Interest Postings	0.00	13	Adjustments Out	236.13
			0	Transfers Out	0.00
	Subtotal	\$ 29,575.04		Total	\$ 6,296.52
0	Adjustments In	0.00			
0	Transfers In	0.00			
	Total	\$ 29,575.04			

Claims Register
ANALYSIS OF CLAIMS REGISTER

Date: November 14, 2013

Case Number: 12-90247
Debtor Name: FOY, RONALD JOSEPH

Claimant's Name Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000007 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605	Unsecured		\$0.00	\$411.81	\$411.81
000001 070 7100-90	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$0.00	\$11,872.58	\$11,872.58
000003 070 7100-00	FIA CARD SERVICES, N.A. 4161 Piedmont Parkway NC4 105 03 14 Greensboro, NC 27410	Unsecured		\$0.00	\$18,706.37	\$18,706.37
999-2 001 3120-00	McNally & Patrick, L.L.P. 100 E Ferguson, Suite 400 Tyler, Tx 75702	Administrative		\$0.00	\$423.89	\$423.89
999-1 001 3110-00	McNally & Patrick, L.L.P. 100 E Ferguson, Suite 400' Tyler, Tx 75702	Administrative		\$0.00	\$5,636.50	\$5,636.50
000006 070 7100-00	Pioneer General Contractors, Inc. c/o Andrews Myers, PC ATTN: Lisa M. Norman 3900 Essex Lane, Suite 800 Houston, Texas 77027	Unsecured		\$0.00	\$260,987.81	\$260,987.81
000002 070 7100-00	Sunbelt Metal Service, Inc. P. O. Box 7961 Shreveport, LA 71137-7961	Unsecured		\$0.00	\$10,318.67	\$10,318.67
000004 070 7100-00	Turtle & Hughes, Inc. c/o Mitchell R. Machann Bell Ryniker & Letourneau 5847 San Felipe, Suite 4600 Houston, TX 77057	Unsecured		\$0.00	\$186,678.15	\$0.00
000005 070 7100-00	Weisinger Electric P O Box 1366 Lufkin TX 75902	Unsecured		\$0.00	\$7,000.00	\$7,000.00
Subtotal For Claim 7100-00				\$0.00	\$502,035.78	\$315,357.63
Case Totals:				\$0.00	\$502,035.78	\$315,357.63

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-90247

Case Name: FOY, RONALD JOSEPH

FOY, CAROLYN CARLTON

Trustee Name: Michael J. McNally

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Michael J. McNally	\$	\$	\$
Trustee Expenses: Michael J. McNally	\$	\$	\$
Attorney for Trustee Fees: McNally & Patrick, L.L.P.	\$	\$	\$
Other: McNally & Patrick, L.L.P.	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Discover Bank	\$ _____	\$ _____	\$ _____
000002	Sunbelt Metal Service, Inc.	\$ _____	\$ _____	\$ _____
000003	FIA CARD SERVICES, N.A.	\$ _____	\$ _____	\$ _____
000005	Weisinger Electric	\$ _____	\$ _____	\$ _____
000006	Pioneer General Contractors, Inc.	\$ _____	\$ _____	\$ _____
000007	Capital Recovery V, LLC	\$ _____	\$ _____	\$ _____

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE